

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

BOBBI J. BERGMAN

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:15-24689

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 22, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/29/2015 and confirmed on 2/11/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		74,202.00
Less Refunds to Debtor	835.34	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>73,366.66</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,390.00	
Trustee Fee	3,514.28	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,904.28</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 4292	0.00	48,085.84	0.00	48,085.84
	PNC BANK NA Acct: 4292	4,845.33	4,845.33	0.00	4,845.33
	JPMORGAN CHASE BANK NA Acct: 5210	12,710.45	12,710.45	820.76	13,531.21
					<b>66,462.38</b>

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	BOBBI J. BERGMAN Acct:	0.00	0.00	0.00	0.00
	BOBBI J. BERGMAN Acct:	664.00	664.00	0.00	0.00
	BOBBI J. BERGMAN Acct:	171.34	171.34	0.00	0.00
	STEIDL & STEINBERG Acct:	3,390.00	3,390.00	0.00	0.00

\*\*\* N O N E \*\*\*

Unsecured					
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 4739	635.93	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 5185	685.59	0.00	0.00	0.00
	IC SYSTEM INC Acct: 2169	0.00	0.00	0.00	0.00
	ENHANCED RECOVERY COMPANY Acct: 4553	0.00	0.00	0.00	0.00
	FIRST CREDIT RESOURCES Acct: 7826	0.00	0.00	0.00	0.00
	FIRST NATIONAL BANK OF PA(*) Acct: 2015	0.00	0.00	0.00	0.00
	JUSTICE	0.00	0.00	0.00	0.00

15-24689

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8913				
	CAPITAL ONE NA**	534.45	0.00	0.00	0.00
	Acct: 7722				
	NCB MANAGEMENT SERVICES INC*	0.00	0.00	0.00	0.00
	Acct: 6065				
	AMERICAN INFOSOURCE LP AGENT FOR	776.91	0.00	0.00	0.00
	Acct: 0001				
	AMERICAN INFOSOURCE LP AGENT FOR	170.97	0.00	0.00	0.00
	Acct: 7004				
	WINDHAM PROFESSIONALS INC	0.00	0.00	0.00	0.00
	Acct: 3079				
	AMERICAN INFOSOURCE LP AGENT FOR	136.53	0.00	0.00	0.00
	Acct: 7675				
	AMERICAN INFOSOURCE LP - AGENT DIF	493.65	0.00	0.00	0.00
	Acct: 7002				
	WEST PENN POWER*	1,175.30	0.00	0.00	0.00
	Acct: 6795				
	UDREN LAW OFFICES PC++	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				

\*\*\*NONE\*\*\*

TOTAL PAID TO CREDITORS		66,462.38
TOTAL CLAIMED		
PRIORITY	0.00	
SECURED	17,555.78	
UNSECURED	4,609.33	

Date: 02/22/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

BOBBI J. BERGMAN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-24689

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Bobbi J. Bergman  
Debtor

Case No. 15-24689-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 23, 2021

User: dbas  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2021:

Recip ID	Recipient Name and Address
db	+ Bobbi J. Bergman, 859 Collinsburg Rd., West Newton, PA 15089-2503
14222963	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008
14203111	CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14156991	Chase Auto Finance, P.O. Box 901037, Fort Worth, TX 76101-2037
14156993	+ Dr. Robert Mortimer DMD, c/o IC Systems, 444 Highway 96 East, P.O. Box 64379, Saint Paul, MN 55127-2557
14156995	Fayette Veterinary Hospital, First Credit Resources Inc, 1446 Frankstown Rd., Johnstown, PA 15902
14156996	+ First National Bank of PA, 1 FNB Boulevard, Hermitage, PA 16148-3363
14156997	Justice, P.O. Box 71106, Charlotte, NC 28272-1106
14156999	+ NBC Management Services Inc., PO Box 1099, Langhorne, PA 19047-6099
14157000	PNC Mortgage, P.O. Box 6534, Carol Stream, IL 60197-6534
14157001	+ Udren Law Offices, Woodcrest Corporate Center Suite 200, 111 Woodcrest Raod, Cherry Hill, NJ 08003-3620
14157003	Verizon, MRS, 1930 BPO, LLC, Cherry Hill, NJ 08003
14157004	Windham Professionals, P.O. Box 1048, Salem, NH 03079-1048

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14185320	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Feb 24 2021 03:37:22	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14156990	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 24 2021 02:43:34	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
14178023	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 24 2021 02:43:34	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14156992	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 24 2021 03:20:00	Comenity Bank, P.O. Box 182273, Columbus, OH 43218-2273
14156994	Email/Text: bknotice@ercbpo.com	Feb 24 2021 03:21:00	Enhanced Recovery Company LLC, P.O. Box 23870, Jacksonville, FL 32241-3870
14208051	Email/Text: bk.notifications@jpmchase.com	Feb 24 2021 03:20:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14156998	Email/Text: PBNCNotifications@peritussservices.com	Feb 24 2021 03:19:00	Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
14221057	Email/Text: Bankruptcy.Notices@pnc.com	Feb 24 2021 03:19:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14219897	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 24 2021 02:43:33	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14157002	Email/Text: Supportservices@receivablesperformance.com	Feb 24 2021 03:22:00	Verizon, c/o RPM, P.O. Box 1548, Lynnwood, WA 98046-1548
14225112	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 24 2021 03:21:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248

District/off: 0315-2

User: dbas

Page 2 of 2

Date Rcvd: Feb 23, 2021

Form ID: pdf900

Total Noticed: 24

TOTAL: 11

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, N.A.
cr		PNC Bank, National Association

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2021 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Debtor Bobbi J. Bergman asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Brian Nicholas	on behalf of Creditor PNC Bank N.A. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank N.A. pabk@logs.com, ewassall@logs.com
Kenneth Steidl	on behalf of Debtor Bobbi J. Bergman julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8